## Case 19-21191 Doc 2 Filed 02/08/19 Entered 02/08/19 14:58:12 Desc Main Document Page 1 of 2 UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TENNESSEE

| Chapter 13 Plan  Address: Debtor 3800 Christy Cove, Memphis, TN 38111  Plan Payment:  Debtor Shall Pay: \$390.00 Monthly By: (X) Direct Pay Social Security Or by: () Payroll Deduction  1. This Plan [Rule 3015.1 Notice]: (A) Contains a Non-standard Provision [See provision 19]. (X) Yes () It [See provisions 7 and 8]. (C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) It                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Chapter 13                                                                                           |  |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| Address: Debtor 3800 Christy Cove, Memphis, TN 38111  Plan Payment:  Debtor Shall Pay: \$390.00 Monthly By: (X) Direct Pay Social Security Or by: () Payroll Deduction  1. This Plan [Rule 3015.1 Notice]: (A) Contains a Non-standard Provision [See provision 19]. (X) Yes () If (B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () If (See provisions 7 and 8]. (C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) If                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Case No                                                                                              |  |  |  |  |  |  |
| Plan Payment:  Debtor Shall Pay: \$390.00 Monthly By: (X) Direct Pay Social Security Or by: () Payroll Deduction  1. This Plan [Rule 3015.1 Notice]: (A) Contains a Non-standard Provision [See provision 19]. (X) Yes () If (B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () If (See provisions 7 and 8]. (C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) If (C) Avoids a Security Interest or Lien. [See provision 12].                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Chapter 13 Plan                                                                                      |  |  |  |  |  |  |
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| <ul> <li>(A) Contains a Non-standard Provision [See provision 19].</li> <li>(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes ( ) It [See provisions 7 and 8].</li> <li>(C) Avoids a Security Interest or Lien. [See provision 12].</li> <li>(A) Yes ( ) It ( ) Yes (</li></ul> | ·                                                                                                    |  |  |  |  |  |  |
| <ul> <li>(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes ( ) I [See provisions 7 and 8].</li> <li>(C) Avoids a Security Interest or Lien. [See provision 12].</li> <li>( ) Yes (X) I</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                      |  |  |  |  |  |  |
| [See provisions 7 and 8].  (C) Avoids a Security Interest or Lien. [See provision 12].  ( ) Yes (X) 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 19]. (X) Yes ( ) No                                                                                  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Valuation of the Collateral for the Claim (X) Yes ( ) No                                             |  |  |  |  |  |  |
| 2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 12]. ( ) Yes (X) No                                                                                  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order. |  |  |  |  |  |  |
| 3. Auto Insurance: ( ) Included in Plan Or (X) Not Included in Plan if proof provided by Debtor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ot Included in Plan if proof provided by Debtor                                                      |  |  |  |  |  |  |
| 4. Domestic Support Paid By: ( ) Debtor Directly ( ) Wage Assignment ( ) Trustee To: Monthly P ongoing payment begins                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                      |  |  |  |  |  |  |
| Approximate arrearage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                      |  |  |  |  |  |  |
| ongoing payment begins                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                      |  |  |  |  |  |  |
| Approximate arrearage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2000                                                                                                 |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Monthly Pmt.                                                                                         |  |  |  |  |  |  |
| Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Amount                                                                                               |  |  |  |  |  |  |
| Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Amount                                                                                               |  |  |  |  |  |  |
| 6. Home Mortgage Claims: ( ) Paid Directly by Debtor or ( ) Paid by Trustee To: Monthly Pongoing payment begins                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | •                                                                                                    |  |  |  |  |  |  |
| Approximate arrearage Interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | rage Interest                                                                                        |  |  |  |  |  |  |
| ongoing payment begins                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | egins                                                                                                |  |  |  |  |  |  |
| Approximate arrearage Interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | rage Interest                                                                                        |  |  |  |  |  |  |
| 7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pr                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Collateral Value Interest Rate Monthly Pmnt.                                                         |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                      |  |  |  |  |  |  |

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|     |                                                                                                                                                                                                                         |             | llateral Value               | Interest Rate         | Monthly Pmnt.         |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|-----------------------|-----------------------|--|
|     | Title Max (2006 Mercury Grand Marquis)                                                                                                                                                                                  | \$          | 6,229.31                     | 0.00%                 | \$125.00              |  |
| 9.  | Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:  Collateral  Collateral |             |                              |                       |                       |  |
| 10  |                                                                                                                                                                                                                         | Co          | llataral Valua               | Interest Date         | Monthly Dmnt          |  |
| 10. | Special Class Unsecured Claims:  DMCS(partial)                                                                                                                                                                          | \$          | 1,000.00                     | Interest Rate 4.00%   | Monthly Pmnt. \$20.00 |  |
| 11. | Student Loan Claims and Other Long Term Claims: DMCS (remaining balance)                                                                                                                                                | ` '         | Provided For<br>Provided For | ( ) General Unsecu    |                       |  |
| 12. | The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors A Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):                                            |             |                              |                       |                       |  |
|     | Absent a Specific Court Order Otherwise, All Timely Above, Shall Be Paid as General Unsecured Claims.                                                                                                                   |             | ims, Other than              | Those Specifically P  | Provided for          |  |
|     | Estimated Total General Unsecured Claims:  The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: (); Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.        |             |                              |                       |                       |  |
| 16. | This Plan Assumes or Rejects Executory Contracts: Progressive Leasing Stephanie Morris                                                                                                                                  | ``          | `                            | ) Reject<br>) Reject  |                       |  |
| 17. | Completion: Plan shall be completed upon paymer                                                                                                                                                                         | nt of the a | oove, approxima              | tely 60 months.       |                       |  |
| 18. | Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.                                                                                                                          |             |                              |                       |                       |  |
| 19. | Non-standard Provisions: For the purposes of provision 8, all collateral will be hanging paragraph following § 1325(a)(9), unless the                                                                                   |             |                              |                       |                       |  |
|     | Any Non-standard Provision Stated Elsewhere Is Voice                                                                                                                                                                    | d.          |                              |                       |                       |  |
| 20. | Certification: This Plan Contains No Non-standard Pr                                                                                                                                                                    | ovisions l  | Except Those Sta             | ated in Provision 19. |                       |  |
|     | /s/ Jimmy E. McElroy TN Bar #011908 Debtor's Attorney's Signature                                                                                                                                                       | Date _      | February 8, 20               | 19                    |                       |  |